

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Robert C. Whitmire, Jr.  
 Cheryl A. Whitmire  
 Debtors

Case No. 17-16711-amc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: Jan 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2018.

db/jdb +Robert C. Whitmire, Jr., Cheryl A. Whitmire, 1334 Medary Ave, Philadelphia, PA 19141-3344  
 13992629 Boscov's Comenity Bank, P.O. Box 659622, San Antonio, TX 78265-9622  
 13992626 Car Care/SYNCEB/PEP Boys, P.O. Box 5036, Orlando, FL 32896-5036  
 13992631 +Chestnut Hill Hospital, 1605 Valley Center Parkway STE 200, Bethlehem, PA 18017-2345  
 13992632 +Encore, 400 N. Rogers Rd, PO Box 3330, Olathe, KS 66063-3330  
 13992619 Nationstar Mortgage LLC, P.O. Box 650783, Dallas, TX 75265-0783  
 13992627 Sears Payments, P.O. Box 9001055, Louisville, KY 40290-1055  
 13992628 Shell Card Payments, P.O. Box 9001011, Louisville, KY 40290-1011  
 13992630 +Sunoco Rewards Card Payments, P.O. Box 78056, Phoenix, AZ 85062-8056  
 13992634 +Temple University, P.O. Box 827783, Philadelphia, PA 19182-7783

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Jan 13 2018 01:54:41 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 13 2018 01:54:15 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13992618 EDI: GMACFS.COM Jan 13 2018 01:43:00 Ally Bank Payment Processing Center,  
 P.O. Box 9001951, Louisville, KY 40290-1951  
 13992621 +EDI: CAPITALONE.COM Jan 13 2018 01:43:00 Capital One, Attn: General Correspondence,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 13992633 +EDI: CHASE.COM Jan 13 2018 01:43:00 Chase, P.O. Box 15123, Wilmington, DE 19850-5123  
 13992635 +E-mail/Text: legal@delta.org Jan 13 2018 01:54:16 Delta Dental, One Delta Drive,  
 Mechanicsburg, PA 17055-6999  
 13992623 +EDI: BLUESTEM Jan 13 2018 01:43:00 Fingerhut Credit Account Services, PO Box 1250,  
 Saint Cloud, MN 56395-1250  
 13992622 +EDI: RMSC.COM Jan 13 2018 01:43:00 JC Penney, P.O. Box 960090, Orlando, FL 32896-0090  
 13992624 EDI: RMSC.COM Jan 13 2018 01:43:00 Lowes, PO Box 960010, Orlando, FL 32896-0010  
 13992625 EDI: MERRICKBANK.COM Jan 13 2018 01:38:00 Merrick Bank, P.O. Box 660702,  
 Dallas, TX, 75266-0702  
 13993322 +EDI: PRA.COM Jan 13 2018 01:43:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14029908 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 13 2018 01:53:43  
 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,  
 Harrisburg, PA 17128-0946  
 13992620 EDI: RMSC.COM Jan 13 2018 01:43:00 Walmart MasterCard/SYNCEB, PO Box 960024,  
 Orlando, FL 32896-0024

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 14, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2018 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com  
 DAVID J. AVERETT on behalf of Debtor Robert C. Whitmire, Jr. averettlaw@comcast.net  
 DAVID J. AVERETT on behalf of Joint Debtor Cheryl A. Whitmire averettlaw@comcast.net  
 REBECCA ANN SOLARZ on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
 bkgroup@kmlawgroup.com

District/off: 0313-2

User: admin  
Form ID: 318

Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

|  |                                  |                                |                    |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1   | <b>Robert C. Whitmire Jr.</b>    | Social Security number or ITIN | <b>xxx-xx-0258</b> |
|  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| Debtor 2   | <b>Cheryl A. Whitmire</b>        | Social Security number or ITIN | <b>xxx-xx-4761</b> |
| (Spouse, if filing)  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| United States Bankruptcy Court <b>Eastern District of Pennsylvania</b> |                                  |                                |                    |
| Case number: <b>17-16711-amc</b>                                       |                                  |                                |                    |

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Robert C. Whitmire Jr.

Cheryl A. Whitmire

1/11/18

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**